



Policy Summary

CBS, LLC
1209 Orange St
Wilmington, DE 19801

October 21, 2025

The values and benefits provided herein are based on information available to the company as of 10/20/2025 and are subject to change. Any payment currently applied to the policy that is subsequently returned or protested will render the values set forth in this policy summary invalid.

Policy information

Policy number	046145174
Plan name	ACCUMULATION INDEXED UL
Policy date	August 16, 2020
Policy status	Inforce (Premium Paying)
Vitality plus registration status	Incomplete

Vitality is a program that is designed to help you live a longer, healthier, better life. Registration status of incomplete indicates that you have not yet registered and/or accepted the Vitality Terms and Conditions. Activate your membership on JohnHancockVitality.com to get started today!

Premium

Next premium due date	08/16/2025
Next planned premium due amount	\$576,026.00
Last premium paid date	10/09/2025
Last premium paid amount	\$575,994.00
Frequency of payment	ANNUAL
Method of payment	Regular Billing
Total premium received	\$3,456,160.00
Lifetrack status	Inactive

Policy roles

Policy insureds

Name	CARLOS SANCHEZ
Sex	Male
Current vitality status	Bronze

Policy owners

CBS, LLC

Primary beneficiaries

CBS, LLC

Collateral assignees

BYLINE BANK

Cash surrender values

Policy value	\$3,553,334.51
Surrender charge amount	\$201,367.93
Outstanding loan balance	\$0.00
Net cash surrender value	\$3,351,966.58

Death benefit values

Death benefit option	Increasing Death Benefit
Basic death benefit	\$23,553,334.51
Gross death benefit	\$23,553,334.51
Outstanding loan balance	\$0.00
Net death benefit	\$23,553,334.51

Contact information

Your agent	PABLO FERNANDEZ
Customer service center (Non-NY)	1-800-387-2747
Customer service center (NY)	1-888-267-7781
TTY hearing/speech impaired	1-800-832-5282
View your policy at	JohnHancock.com/lifeaccount

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Securities offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 200 Berkeley Street, Boston, MA 02116.



Policy Summary

Policy value allocation

As of date: 10/20/2025

Account Name	Future Premium Allocation	Asset Value	% of Total Value
Base High Par Capped Indexed Account	0.00%	\$3,553,334.51	100.00%
Base High Par Capped Indexed Holding Account	100.00%	\$0.00	0.00%
Total	100%	\$3,553,334.51	100%

For additional information not provided within this policy summary please contact our Customer Service Center.

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